

Montana Chamber Choices Information Sheet

Small businesses realize health insurance coverage with Choices

Montana Chamber Choices was started in May 2004 as an alternative to small business group insurance plans. Since 2004, it has grown to over 19,000 lives, more than half were previously not covered by health insurance.

Who

Chamber Choices is a fully-insured association health plan designed to meet the needs of businesses with 2-99 employees and sole proprietors.

Priorities

Chamber Choices priorities are: maintain stable and affordable rates, cover the uninsured, provide choices to small businesses, and promote wellness and prevention.

What

Choices offers 11 different medical benefit plan options with preventive dental, employee assistance program, base life insurance and a \$300 wellness benefit. Groups may elect coverage for vision and additional dental.

Where

Businesses must be a member of the Montana Chamber of Commerce or enroll as a member endorsing local Chamber of Commerce.

Local

Chamber Choices is sold by health insurance agents in local communities throughout Montana.

How

Employers must pay at least 50% of the employee premium and have over 75% of their qualified employees enrolled to meet Chamber Choices plan eligibility and employers may carve out certain "coverage groups."

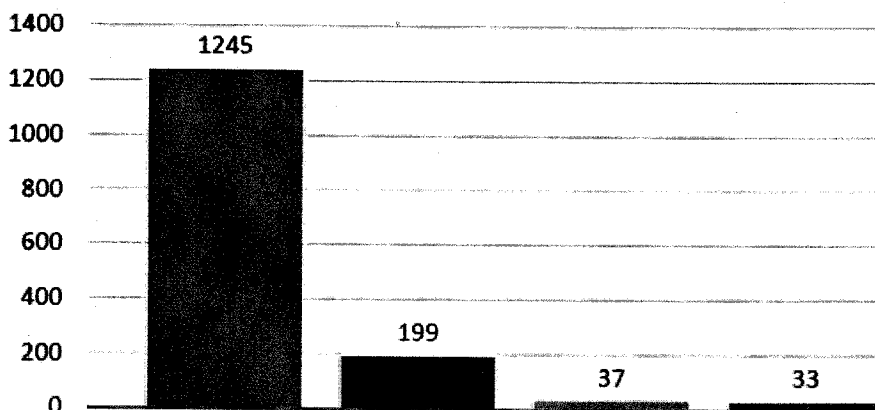
Wellness/Prevention

Chamber Choices is a contributing sponsor of Shape Up Montana, co-host of the 4th Montana Worksite Wellness Conference, co-coordinator of the Montana HealthCare Forum and distributor of monthly wellness information to 1500 small businesses—like info on cancer screening, MT Tobacco Quit Line, EAP resources, etc.

Extra

MCC is approved by the Insurance Commissioner as a Qualified Association Plan, so enrolled businesses are eligible for Insure Montana benefits, if they are accepted in the state application process. This qualification will enable your business to apply for **tax credits** and **premium assistance** through the Insure Montana program.

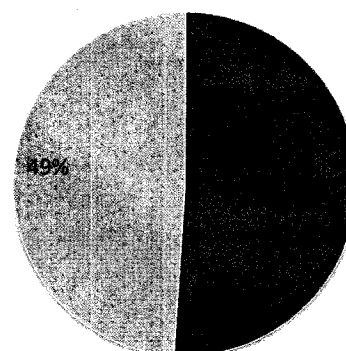
Size of employers insured by Chamber Choices



Size of employers insured by Chamber Choices

■ 1-9 employees ■ 10-30 employees ■ 31-50 employees ■ 51-99 employees

Chamber Choices rate of covering previously uninsured Montanans



■ Previously Uninsured 51%
■ Previously Insured 49%